

### **AMENDMENTS TO THE CLAIMS**

Please cancel claims 14, 16, 18, 55 and 58, amend claims 11, 56, 57 and 59 as indicated below, and also add new claims 60-66, respectively. In making these amendments, no new matter is added. In accordance with 37 C.F.R. §1.121, a claim listing including the status and text of all claims (as currently presented) appears below.

1. (Canceled)
2. (Canceled)
3. (Canceled)
4. (Canceled)
5. (Canceled)
6. (Canceled)
7. (Canceled)
8. (Canceled)
9. (Canceled)
10. (Canceled)
11. (Currently Amended) A web-based application for providing a multi-level financial aid system featuring integrated and automated on-line financial aid features **specific to a given educational institution to** a user, wherein said web-based application comprises:
  - a first information collection service for obtaining requested personal and financial information about a given student;~~and~~
  - a financial aid estimation service for **evaluating the information obtained via said first information collection service and** generating a predicted amount of monetary aid that may be available for the student to use for education-related expenses **at a given educational institution,** ~~whereby the predicted amount of~~

~~monetary aid generated via said financial aid estimation service is based on information obtained via said first information collection service;~~

a federal link service for receiving an electronic copy of an Institutional Student Information Report (ISIR) document for the given student;

a service for comparing information obtained via said first information collection service and the given student's ISIR document;

a service for determining an authorized amount of financial aid the given student is eligible for at the given educational institution; and

a service for providing an award notice to the given student based on the determination of authorized financial aid eligibility.

12. (Original) A web-based application for providing a multi-level financial aid system as in claim 11, wherein said web-based application further comprises a registration service for applying for and receiving a user identification element, and whereby said user identification element is utilized for obtaining future access to said web-based application, including various features and services thereof.

13. (Original) A web-based application for providing a multi-level financial aid system as in claim 12, further comprising a second information collection service, for obtaining additionally requested information related to personal demographics, financial matters, and educational endeavors of a given student.

14. (Canceled)

15. (Previously Presented) A web-based application for providing a multi-level financial aid system as in claim 11, further comprising a federal link service for electronically relaying federal aid eligibility information between the web-based application and processing systems of selected government agencies, wherein one of said selected government agencies corresponds to the United States Department of Education.

16. (Canceled)

17. (Original) A web-based application for providing a multi-level financial aid system as in claim 16, wherein selected information obtained via said student file establishment service comprises information obtained via said first information collection service and said second information collection service, federal aid eligibility information obtained via said federal link service, and enrollment information about a given student obtained from an educational institution.

18. (Canceled)

19. (Original) A web-based application for providing a multi-level financial aid system as in claim 17, further comprising a file processing service for reviewing information collected about a given student via said file establishment service and for determining eligibility for various types of financial aid that are potentially available for a student.

20. (Original) A web-based application for providing a multi-level financial aid system as in claim 19, further comprising a loan application service for electronically relaying master promissory note (MPN) documentation between a system user and a loan guarantor, wherein said loan guarantor is characterized as one who provides monetary assistance to a student for education-related expenses.

21. (Previously Presented) A web-based application for providing a multi-level financial aid system as in claim 15, wherein said federal aid link service provides links at the web-based application for directly connecting a user to a FAFSA on-line web-based location and to an IRS on-line web-based location.

22. (Original) A web-based application for providing a multi-level financial aid system as in claim 19, further comprising an integrated feature that automatically updates the web-based application, particularly updating information related to received documents and progress of financial aid processing.

23. (Original) A web-based application for providing a multi-level financial

aid system as in claim 21, further comprising a reporting system service available to a user of the web-based application, for obtaining updated information about the financial aid system and progress involved with said file processing service thereof.

24. (Original) A web-based application for providing a multi-level financial aid system as in claim 19, further comprising a communications service for automatically generating and sending an electronic communication from a student or educational institution to a student financial aid processor.

25. (Original) A web-based application for providing a multi-level financial aid system as in claim 12, wherein the user identification element received via said registration service is utilized as an electronic signature for affirming various statements presented in accordance with the multi-level financial aid system.

26. (Canceled)

27. (Canceled)

28. (Canceled)

29. (Canceled)

30. (Canceled)

31. (Canceled)

32. (Canceled)

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- 42. (Canceled)
- 43. (Canceled)
- 44. (Canceled)
- 45. (Canceled)
- 46. (Canceled)
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- 49. (Canceled)
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- 51. (Canceled)
- 52. (Canceled)
- 53. (Canceled)
- 54. (Canceled)
- 55. (Canceled)

56. (Previously Presented) A web-based application for providing a multi-level financial aid system as in claim 1155, further comprising a service for obtaining enrollment verification information for the given student from one or more specified educational institutions.

57. (Previously Presented) A web-based application for providing a multi-level financial aid system as in claim 1156, wherein selected portions of the information obtained from said first information collection service, said service for obtaining a copy of an ISIR document and said service for obtaining enrollment verification information are reviewed by a financial aid processing center.

- 58. (Canceled)

59. (Previously Presented) A web-based application as in claim 1158, further comprising a service for determining whether the given student's corresponding information complies with federal regulatory standards for financial aid eligibility.

60. (New) A web-based application, for providing a multi-level financial aid system featuring integrated and automated on-line financial aid features specific to a given educational institution, wherein said web-based application comprises:

- an information collection service for obtaining requested personal and financial information about one or more students;

- a financial aid estimation service for evaluating the information obtained via said first information collection service and generating a predicted amount of monetary aid that may be available for each student to use for education-related expenses at a given educational institution;

- a service for determining an authorized amount of financial aid each student is eligible for at the given educational institution;

- a service for providing an award notice to each student based on the determination of authorized financial aid eligibility; and

- a reporting service, available to the given educational institution, for generating reports of selected students and their respective financial aid packages.

61. (New) The web-based application of claim 60, further comprising:

- a federal link service for receiving an electronic copy of an Institutional Student Information Report (ISIR) document for the given student; and

- a service for comparing information obtained via said first information collection service and the given student's ISIR document.

62. (New) The web-based application of claim 60, further comprising a registration service for applying for and receiving a user identification element for gaining subsequent access to said web-based application, including various features and services thereof.

63. (New) The web-based application of claim 60, wherein said federal aid link service provides links at the web-based application for directly connecting a user to a FAFSA on-line web-based location and to an IRS on-line web-based location.

64. (New) The web-based application of claim 60, further comprising a service for obtaining enrollment verification information for the given student from one or more specified educational institutions.

65. (New) The web-based application of claim 60, further comprising a service for determining whether the given student's corresponding information complies with federal regulatory standards for financial aid eligibility.

66. (New) The web-based application of claim 60, further comprising a loan application service for electronically relaying master promissory note (MPN) documentation between a system user and a loan guarantor, wherein said loan guarantor is characterized as one who provides monetary assistance to a student for education-related expenses.